REMARKS

This is a full and timely response to the Final Office Action mailed March 18, 2008. Upon entry of the foregoing amendments, claims 1, 3, 4 and 6-26 remain pending in the application. Claims 1, 15, 21, 22 and 25 have been amended. Claims 2 and 5 have been cancelled. The subject matter of amended claims 1, 1, 15, 21, 22 and 25 is supported in Applicant's originally filed specification. Accordingly, no new matter is added to the present application. Applicants request reconsideration of the application and pending claims in light of the foregoing amendments and following remarks.

I.   **Claim Rejections Under 35 USC § 102 – Claims 1, 3, 4, and 6-26**

    A.   **Statement of the Rejection**

Claims 1, 3, 4, and 6-26 stand rejected under 35 U.S.C. § 102(b) as allegedly being anticipated by U.S. Patent Number 6,400,845 to Volino (*Volino*).

    B.   **Discussion of the Rejection**

It is well established that "anticipation requires the disclosure in a single prior art reference of each element of the claim under consideration." *W.L. Gore & Associates, Inc. v. Garlock, Inc.*, 721 Fed 2d 1540, 220 U.S.P.Q. 303, 313 (Fed. Cir. 1983).

Applicant respectfully submits that independent claims 1, 15, 21, 22 and 25, as amended, are patentable for at least the reason that *Volino* fails to disclose, teach, or suggest each element in the amended claims.

    1.   **Claims 1-14**

Regarding claim 1, *Volino* fails to disclose, teach, or suggest Applicants' claimed merchant terminal, which includes at least "an interface configured to communicate customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal."

Volino is entirely silent regarding an interface that communicates customer data from a personal identification document. Accordingly, *Volino* fails to anticipate

Applicants' independent claim 1, as amended. Consequently, Applicants respectfully request that the rejection of claim 1 be withdrawn.

Because independent claim 1 is allowable, dependent claims 3, 4 and 6-14, which depend directly or indirectly from claim 1, are also allowable. *See In re Fine*, 837, F.2d 1071, 5 U.S.P.Q.2d 1596, 1598 (Fed. Cir. 1988). Accordingly, Applicants respectfully request that the rejection of claims 3, 4 and 6-14 also be withdrawn.

2. Claims 15-20

Concerning claim 15, *Volino* fails to disclose, teach, or suggest Applicants' claimed method of processing a point-of-sale transaction at a merchant terminal, which includes the step of "communicating customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal."

Volino is entirely silent regarding processing a point-of-sale transaction at a merchant terminal. In addition, *Volino* is entirely silent regarding Applicants' claimed step of "communicating customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal." Consequently, *Volino* fails to anticipate Applicants' claim 15, as amended. Accordingly, Applicants respectfully request that the rejection of claim 15 be withdrawn.

Because independent claim 15 is allowable, dependent claims 16-20, which depend directly or indirectly from claim 15, are also allowable. *See In re Fine, supra.* Accordingly, Applicants respectfully request that the rejection of claims 16-20 also be withdrawn.

3.   Claim 21

Regarding claim 21, *Volino* fails to disclose, teach, or suggest Applicants' claimed method implemented by a merchant terminal, which includes the step of "communicating customer data interpreted from the personal identification document to support a financial services transaction via the merchant terminal."

Volino is entirely silent regarding a merchant terminal. In addition, *Volino* is entirely silent regarding Applicants' claimed step of "communicating customer data interpreted from the personal identification document to support a financial services transaction via the merchant terminal." Consequently, *Volino* fails to anticipate Applicants' claim 21, as amended. Accordingly, Applicants respectfully request that the rejection of claim 21 be withdrawn.

4.   Claim 22-24

Concerning claim 22, *Volino* fails to disclose, teach, or suggest Applicants' claimed financial services system, which comprises "an interface configured to communicate customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal."

Volino is entirely silent regarding a financial services system. In addition, *Volino* is entirely silent regarding Applicants' claimed "interface configured to communicate customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal." Consequently, *Volino* fails to anticipate Applicants' claim 22, as amended. Accordingly, Applicants respectfully request that the rejection of claim 22 be withdrawn.

Because independent claim 22 is allowable, dependent claims 23 and 24, which depend directly or indirectly from claim 22, are also allowable. *See In re Fine, supra.* Accordingly, Applicants respectfully request that the rejection of claims 23 and 24 also be withdrawn.

5. Claims 25-26

Regarding claim 25, *Volino* fails to disclose, teach, or suggest Applicants' claimed point-of-sale merchant terminal, which comprises "an interface configured to communicate customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal."

Volino is entirely silent regarding processing a point-of-sale transaction at a merchant terminal. In addition, *Volino* is entirely silent regarding Applicants' claimed "interface configured to communicate customer data interpreted from the personal identification document to a host processing element that supports a financial services transaction via the merchant terminal." Consequently, *Volino* fails to anticipate Applicants' claim 25, as amended. Accordingly, Applicants respectfully request that the rejection of claim 25 be withdrawn.

Because independent claim 25 is allowable, dependent claim 26, which depends directly from claim 25, is also allowable. *See In re Fine, supra*. Accordingly, Applicants respectfully request that the rejection of claim 26 also be withdrawn.

CONCLUSION

For at least the reasons set forth above, Applicant respectfully submits that pending claims 1, 3, 4 and 6-26 are allowable over the cited art of record and the present application is in condition for allowance. Accordingly, a Notice of Allowance is respectfully solicited. Should the Examiner have any comments regarding the Applicant's response, Applicants request that the Examiner telephone Applicant's undersigned attorney.

Respectfully submitted,

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